

Karl Staffeld  
Azar Sadeghi  
341 Corrie Road  
Ann Arbor, Michigan 48105  
(734) 904-1010  
[karlstaffeld@gmail.com](mailto:karlstaffeld@gmail.com)

November 7, 2018

Wells Fargo  
POB 10368  
Des Moines, IA 50306-0368

Loan Number: 0558719837

To whom it may concern,

With deepest regrets we are informing your company, Wells Fargo Mortgage, that our beloved Mother, Dorothea V. Staffeld, has passed away as of November 1, 2018. Enclosed please find her death certificate.

We are the rightful heirs of the house at 341 Corrie, Ann Arbor, Michigan 48105, in Dorothea V. Staffeld's name who remained the resident of the house in the last few months prior her being deceased. Therefore, please forward all future correspondence and communication to us.

Please change her address from 223 Pierce Lake Dr., Chelsea, MI 48118 to 341 Corrie, Ann Arbor, MI 48105.

Respectful we remain,



Karl Staffeld  
Azar Sadeghi



## STATE OF MICHIGAN

## CERTIFICATION OF VITAL RECORD

## COUNTY OF WASHTENAW

## STATE OF MICHIGAN

D2018-03217

Pages: 1 of 1 DCT

STATE OF MICHIGAN  
DEPARTMENT OF COMMUNITY HEALTH  
CERTIFICATE OF DEATHSTATE FILE NUMBER  
275584

1. DECEDENT'S NAME (Last, Middle, First) Dorothea June Stafford		2. DATE OF BIRTH June 26, 1927		3. SEX Female		4. DATE OF DEATH November 01, 2018	
5. NAME AT BIRTH OR OTHER NAME USED FOR PERSONAL BUSINESS Dorothea June Vermillion		6. UNDER 1 YEAR 11 Months 9 Days 11 Hours 11 Minutes		7. UNDER 1 YEAR 11 Months 9 Days 11 Hours 11 Minutes		8. UNDER 1 DAY 11 Hours 11 Minutes	
9. LOCATION OF DEATH Arbor Hospice		10. CITY, VILLAGE OR TOWNSHIP OF DEATH Saline		11. COUNTY OF DEATH Washtenaw			
12. CURRENT RESIDENCE - STATE Michigan		13. COUNTY Washtenaw		14. LOCALITY Chelsea		15. STREET AND NUMBER 223 Pierce Lake Drive	
16. ZIP CODE 48118		17. BIRTH PLACE Monett, Missouri		18. SOCIAL SECURITY NUMBER 491-30-3370		19. DECEDENT'S EDUCATION Associate degree	
20. RACE White		21. ANCESTRY Irish		22. HISPANIC ORIGIN No		23. EVER IN THE U.S. ARMED FORCES No	
24. USUAL OCCUPATION Intelligence		25. KIND OF BUSINESS OR INDUSTRY Government		26. MARITAL STATUS Widowed		27. NAME OF SURVIVING SPOUSE (If deceased, give name of first spouse)	
28. FATHER'S NAME (Last, Middle, First) Ovid Uriah Vermillion		29. MOTHER'S NAME BEFORE FIRST MARRIAGE (Last, Middle, First) Rose Mae Owens		30. NAME OF SURVIVING SPOUSE (If deceased, give name of first spouse)			
31. INFORMANT'S NAME Karl W. Stafford		32. RELATIONSHIP TO DECEDENT Son		33. MAILING ADDRESS 341 Conrie Road, Ann Arbor, Michigan 48105			
34. METHOD OF DISPOSITION Cremation		35. PLACE OF DISPOSITION Tri-County Cremation Services		36. LOCATION Ypsilanti, Michigan			
37. SIGNATURE OF MORTUARY SCIENCE LICENSEE Allen C. Cole		38. LICENSE NUMBER 4501006399		39. NAME AND ADDRESS OF FUNERAL FACILITY Cole Funeral Chapel, Inc, 214 E. Middle St., Chelsea, Michigan 48118			
40. CERTIFIER <input checked="" type="checkbox"/> Certifying Physician <input type="checkbox"/> Medical Examiner Signature and Title: Thomas A. O'Neil, MD		41. ACTUAL OR PRESUMED TIME OF DEATH 10:52 AM		42. PRONOUNCED DEAD November 01, 2018		43. TIME PRONOUNCED DEAD 10:52 AM	
44. DATE SIGNED November 02, 2018		45. LICENSE NUMBER 4301092471		46. MEDICAL EXAMINER CONTACTED No		47. NAME OF ATTENDING PHYSICIAN IF OTHER THAN CERTIFIER	
48. NAME AND ADDRESS OF CERTIFYING PHYSICIAN Thomas A. O'Neil, MD, Arbor Hospice, 440 West Russell Street Suite 100, Saline, Michigan 48176		49. REGISTRAR'S SIGNATURE <i>Lawrence Kestenbaum</i>		50. DATE FILED November 02, 2018			
51. PART I. EXTERNAL CAUSE OF DEATH - Death certificate completion - See Appendix, Section 10.10.1. If death is due to an external cause, complete this section. If death is due to an internal cause, complete Section II. If death is due to an external cause, complete this section. If death is due to an internal cause, complete Section II. If death is due to an external cause, complete this section. If death is due to an internal cause, complete Section II.		52. CARDIOVASCULAR DISEASE Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, specify: _____		53. CHRONIC OBSTRUCTIVE PULMONARY DISEASE Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, specify: _____		54. APPROPRIATE LISTEN AT DEATH Years	
55. PART II. OTHER SIGNIFICANT CONDITIONS contributing to death but not resulting in the underlying cause given as Part I.		56. DID TOBACCO USE CONTRIBUTE TO DEATH? Yes <input type="checkbox"/> No <input type="checkbox"/> Probably <input type="checkbox"/> Unknown <input type="checkbox"/>		57. IF FEMALE <input type="checkbox"/> Not pregnant at time of death <input type="checkbox"/> Pregnant at time of death <input type="checkbox"/> Not pregnant, but pregnant within 42 days of death <input type="checkbox"/> Unknown if pregnant at time of death <input type="checkbox"/> Not pregnant, but pregnant at time of death		58. YEARS	
59. MANNER OF DEATH Natural		60. WAS AN AUTOPSY PERFORMED? No		61. WERE AUTOPSY FINDINGS AVAILABLE PRIOR TO COMPLETION OF CAUSE OF DEATH? Not Applicable			
62. DATE OF INJURY		63. TIME OF INJURY		64. DESCRIBE HOW INJURY OCCURRED			
65. INJURY AT		66. PLACE OF INJURY		67. IF TRANSPORTATION		68. LOCATION	

L: 5293 P: 193 6459958 MIS

03/04/2019 11:11 AM Total Pages: 1

Lawrence Kestenbaum, Washtenaw County Clerk/Registrar

Time Submitted for Recording  
Date 3-4-2019 Time 10:51 AM  
Lawrence Kestenbaum  
Washtenaw County Clerk/Registrar

A922093

I, LAWRENCE KESTENBAUM, CLERK/REGISTER OF SAID COUNTY OF WASHTENAW DO HEREBY CERTIFY that the foregoing is a true and exact copy of the original document of file in my office.

11/02/2018

DATED:

LAWRENCE KESTENBAUM  
WASHTENAW COUNTY CLERK/REGISTER

ANY ALTERATION OR ERASURE VOIDS THIS CERTIFICATE

Karl Staffeld  
Azar Sadeghi  
341 Corrie Road  
Ann Arbor, Michigan 48105  
(734) 904-1010  
[karlstaffeld@gmail.com](mailto:karlstaffeld@gmail.com)

October 23, 2018

Wells Fargo  
POB 10368  
Des Moines, IA 50306-0368

Loan Number: 0558719837


To whom it may concern,

This is to notify you that the Mortgagor, Dorothea V. Staffeld has passed away and that on August 30, 2018 prior to her passing, she Quit Claimed Deeded the property and all her rights to us as her rightful heirs. Therefore, we are asking you kindly notify the file that we, Karl and Azar Staffeld, are assuming the mortgage and will continue making payments because now we are the rightful owners of the house and we will retain that right. We hold ourselves responsible for the upkeep and payments of taxes. We will claim in our taxes from now on all the interest paid on our mortgage.

We are the owners now and we have recorded the Quit Claim Deed according to the State of Michigan. A copy is attached

Thank you,

  
Karl Staffeld  
Azar Sadeghi

L: 5271 P: 555 6438252 D  
 08/30/2018 08:34 AM Total Pages: 2  
 Lawrence Kestenbaum, Washtenaw Co  




### QUIT CLAIM DEED

Grantor, Dorothea V. Staffeld, ASW, 223 Pierce Lake Road, Chelsea, MI 48118  
 quitclaims to

Grantee, Karl W. Staffeld, ASM, and Azar Sadeghi, ASW, 341 Payeur, Ann Arbor, MI  
 48108, JTWSR, the premises commonly known as

341 Corrie Road, Ann Arbor, MI 48105

Tax ID IB-09-08-380-005

located in Village of Barton Hills, Washtenaw County, Michigan:

IB 09-540-029-00 BHV 2-29 COM AT SW COR OF LOT 4, BLK 3, TH N 20 DEG 12' E  
 268.84 FT FOR PL OF BEG, TH N 20 DEG 12' E 351.50 FT, TH N 35 DEG 01' E 94.97 FT, TH  
 NELY 39.10 FT IN ARC OF A CURVE RIGHT OF 44.99 FT RADIUS THRU A CENT  
 ANGLE OF 48 DEG 42' 30", THE CHORD BEARS N 59 DEG 22' 30" E 37.92 FT, TH  
 NORTH 83 DEG 49' E 120 FT, TH S 6 DEG W 250 FT, TH S 28 DEG 11' 30" W 227.14 FT TH  
 N 87-02-40 W 193.4 FT, TO POB, BEING PART OF LOT 4, BLOCK 3, SUPERVISOR'S  
 PLAT BARTON HILLS

for \$1.00 subject to easements and building and use restrictions, other restrictions of record, if  
 any, and zoning ordinances.

Dated: 12/15/2017

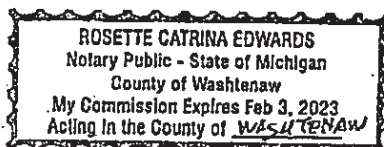
By:   
 Dorothea V. Staffeld

State of Michigan )  
 County of Washtenaw )

Time Submitted for Recording  
 Date 8/30/2018 Time 8:30 AM  
 Lawrence Kestenbaum  
 Washtenaw County Clerk/Register

The foregoing instrument was acknowledged, subscribed and sworn to before me on this day,  
 December 15, 2017 by Dorothea V. Staffeld.

, Notary Public,  
 Washtenaw County, Michigan



Karl W Staffeld 12.15.17

Azar Sadeghi 12/15/17

My Commission Expires

/ /

When recorded return to:	Send subsequent tax bills to:	Drafted by:
Karl W. Staffeld, & Azar Sadeghi, 341 Payeur, Ann Arbor, MI 48108, 341 Corrie Road 48105	Grantee	Christopher Seveck, Esq. 2045 Hogback Road Ann Arbor, MI 48105 No Title Opinion Provided
Tax ID: IB-09-08-380-005	Exempt MCL 207.505(5)(a) Exempt MCL 207.526(6)(a)	



Karl Staffeld  
Azar Sadeghi  
341 Corrie Road  
Ann Arbor, Michigan 48105  
(734) 904-1010  
[karlstaffeld@gmail.com](mailto:karlstaffeld@gmail.com)

February 23, 2019

Wells Fargo  
POB 10368  
Des Moines, IA 50306-0368

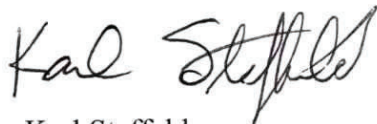
Loan Number: 0558719837

To whom it may concern,

This is to inform you that pursuant to consulting with our attorney we are assuming the mortgage because we are the rightful owners and will be maintaining the mortgage payments. However, the mortgage insurance in the contract has to cover the entire amount of the mortgage because on the one-year clause, The mortgagor, our Mother, passed away in less than one year. When we called the toll-free number your representative, Lisa, told us that we have to put this request in writing. She said that usually it is enough to just maintain the payments and the rights and responsibilities would automatically revert to the heir. The representative also said that we do not need to refinance the mortgage because we have every intention to pay it on time. I, Karl Staffeld, was the executor of the will and all assets and liabilities are in the process of settlement. According to our attorney, we are the rightful owners, subsequent to the Quit Claim Deed there is no need for further action to take with Wells Fargo Mortgage.

Please kindly expedite the payoff of the mortgage by the mortgage insurance and keep us posted.

Respectfully submitted,



Karl Staffeld  
Azar Sadeghi



Karl Staffeld  
Azar Staffeld  
341 Corrie Road  
Ann Arbor, Michigan 48105  
(734) 904-1010  
[karlstaffeld@gmail.com](mailto:karlstaffeld@gmail.com)

October 19, 2019

Wells Fargo  
POB 10368  
Des Moines, IA 50306-0368

Loan Number: 0558719837

To whom it may concern,

The Mortgagor, Dorothea V. Staffeld passed away on November 1, 2018. She was covered by mortgage insurance that would pay off the house had she passed within a year after the inception of the mortgage. She passed away on the eleventh month.

We have called several times and requested for the mortgage to be paid off by the mortgage insurance. We thought that we were waiting for an answer. When we called the toll-free number yesterday, we were told by the representative, Steve, that they could not locate our claim. Enclosed please find a copy of the letter that we sent you on February 23, 2029 and requested the mortgage to be paid off by mortgage insurance.

We have not received any communication from Wells Fargo about this issue. The rep instructed us to put the request in writing, again. Meanwhile we are maintaining the payments in good faith. Please expedite our request and ask the insurance company to reimburse us for our payments. You can contact us at the telephone numbers below.

Thank you,



Karl Staffeld  
(734) 417-0432  
Azar Staffeld  
(734) 904-1010

Karl Staffeld  
Azar Staffeld  
341 Corrie Road  
Ann Arbor, Michigan 48105  
(734) 904-1010  
[karlstaffeld@gmail.com](mailto:karlstaffeld@gmail.com)

September 24, 2020

Wells Fargo  
POB 10368  
Des Moines, IA 50306-0368

Loan Number: 0558719837

To whom it may concern,

We are following up on our mortgage insurance claim that should have paid off the entire balance of our mortgage. Due to the pandemic, the economic downturn, and mandatory governmental shutdown we have lost several sources of our income. It is getting harder and harder to maintain the mortgage payment. This issue should have been resolved a long time ago. Please expedite our request and if you have not done so, submit a claim to the insurance company for the mortgage as our mother passed away within a year of inception. Therefore, as her heirs, we are entitled to the payoff of the mortgage.

Sincerely,

The image shows two handwritten signatures in black ink. The first signature, on the left, is 'Karl Staffeld' and the second, on the right, is 'Ann Staffeld'. Both are written in a cursive, flowing style.

Karl Staffeld  
Azar Staffeld



Dorothea V. Staffeld  
Karl Staffeld  
Azar Staffeld  
341 Corrie Road  
Ann Arbor, Michigan 48105  
(734)904-1010  
[karlstaffeld@gmail.com](mailto:karlstaffeld@gmail.com)

May 16, 2022

Wells Fargo  
POB 10368  
Des Moines, IA 50306-0368

Loan Number: 0558719837

To whom it may concern,

We were told since we lost my investment income, we can apply for adjustment of interest rate in our mortgage to become 2.25% with a reduction of the monthly payment to about \$1,000 a month. We filled out and sent off the application in November.

We keep receiving the wrong amount due from Wells Fargo and our interest rate was not changed as promised. Please look into this matter and adjust our payment and interest rate as it was promised. I did everything you asked me to do and now you should do what you promised to do.

If you have any questions call us at (734)904-1010 or (734)417-0432.

Thank you,

Handwritten signatures of Karl Staffeld and Ann Staffeld in blue ink.

Dorothea V. Staffeld  
Karl Staffeld  
Azar Staffeld